The Numbers Behind a Box Truck Local Delivery Business

A free field guide from Bytell Press. The figures come from our example financial model for a one-truck, owner-driven local and regional delivery company. They are planning assumptions, not quotes for your market; the worksheet at the end is for your own numbers.

Most new box truck operators do not fail because they cannot find a load. They fail because nobody worked out how many paid days a month the truck needs before the down payment was made, or how little is left for the driver after the truck is paid. This guide gives you that arithmetic in two pages.

1. How the work is priced

A box truck earns money four ways, and they do not pay the same. The example model uses these lines:

Revenue line	Model price	Model gross margin
Dedicated contract routes	$1.70–$2.30 per loaded mile	50–55%
Spot freight from load boards	$2.00–$2.50 per loaded mile	55–65%
Final-mile delivery	$3–$8 per stop, or $300–$700 per route-day	55–60%
White-glove furniture and appliance delivery	$400–$900 per job	40–50%
Blended across the mix	**$550 per operating day**	**58%**

Final-mile routes on their own land at $350–$500 a day. Reaching $550 takes a mix that includes better-paying dedicated and spot freight, with empty miles kept under 20%.

2. What it costs to open

The example model opens on **$34,000**. The truck itself is financed separately.

Use of funds	Amount
Truck down payment	$12,000
Insurance deposit and first-year buffer	$8,000
Equipment (liftgate, pallet jack, straps, hand trucks)	$4,000
Company setup costs	$1,500
Working capital and fuel float	$6,000
Marketing and setup (load board subscriptions, software, branding)	$2,500

Use of funds	Amount
Total	**$34,000**

The working-capital float is not optional. In the model the first two months lose money while the truck books up.

3. What it costs to stay open

The model carries **$4,500 a month** in fixed cash costs, whether or not the truck moves:

Monthly fixed cost	Amount
Insurance, all lines	$1,500
Truck note	$850
Maintenance reserve, set aside in cash	$500
Load board subscriptions	$175
Parking and facility	$150
Software, phone, accounting, marketing and annual fees	$525
Miscellaneous and contingency	$800
Total	**$4,500**

None of that is pay for the owner. The owner is paid from what is left.

4. The break-even: the one number to know

Break-even revenue = monthly fixed costs ÷ gross margin.

With the model's numbers: $4,500 ÷ 0.58 = about **$7,759 a month**. At $550 an operating day, that is **about 14 booked days a month**. The model plans on 20 booked days, inside a range of 18 to 22.

Every booked day after the fourteenth is what pays you. If your day rate is $450 instead, break-even needs about 17 days and a 20-day month leaves very little.

5. What is left for the owner

What remains after variable costs and the $4,500 is the owner's pay and the reserve fund. At $550 a day:

Booked days	Monthly revenue	Left for the owner
18	$9,900	About $1,242
20	$11,000	About $1,880
22	$12,100	About $2,518

The model's first year totals about $137,700 of revenue and leaves about **$25,900**, roughly $2,150 a month, but unevenly: nothing in the first two months, about $1,900 a month in summer and about $3,900

a month in the fall peak. January and February run at 0.75 of a normal month. On an $11,000 month that is $8,250, which leaves about $285. Hold back fall cash to carry you through winter.

6. Your numbers

Fill this in with real rate confirmations from your own market before you buy the truck.

Question	Model	Yours
Revenue per operating day	$550	_____
Booked days a month	20	_____
Gross margin after fuel, maintenance and fees	58%	_____
Monthly fixed costs, including the truck note	$4,500	_____
Break-even revenue (fixed costs ÷ margin)	$7,759	_____
What you need to take home each month	Your figure	_____

Add your take-home pay to the fixed costs and work the break-even again. If it needs more days than the month has, fix the plan before you buy: raise the day rate with dedicated and final-mile work, cut empty miles, or lower a fixed cost.

This guide is general business information, not legal, tax, accounting or investment advice. The figures are illustrative assumptions from an example model and are not a forecast or a promise of results. Licensing and insurance requirements vary by state and are not covered here; check yours with the state agency.

Bytell Press publishes the full business plan, the editable financial model behind these numbers, and the operating playbooks for a box truck local delivery company.

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